

Fill in this information to identify your case

Debtor 1	HIGINIO MORA		
	First Name	Middle Name	Last Name
Debtor 2			
(spouse if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the	Eastern	District of	Pennsylvania
Case number	23-11529		

☐ Check if this is an amended filing

☐ A supplement showing postpetition chapter 13 income as of the following date:
00/00/0000

Official Form 106I

Schedule I: Your Income

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, & your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1 Describe Employment

1. Fill in your employment

	Debtor 1	Debtor 2 or non-filing spouse
information		
If you have more than 1 job, attach a separate page	<input checked="" type="checkbox"/> Employed <input type="checkbox"/> Unemployed	<input type="checkbox"/> Employed <input type="checkbox"/> Unemployed
Include part-time, student & homemaker if applicable		
Occupation	Print lead
Employer's Name	R R Donnelly
Employer's Address	700 Nestsle Way
	Breinigsville PA 18031

How long employed:	18 years

Part 2 Give Details about Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated

2. If not paid monthly, calculate what the monthly wage would be

\$ 4,579.47	\$ -
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3. Estimate and list monthly overtime pay

\$ 858.65	\$ -
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4. Calculate gross income. Add line 2 + line 3.

\$ 5,438.12	\$ -
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HIGINIO

MORA

Case Number > 23-11529

Debtor 1

Debtor 2 or non-filing spouse

Copy Line 4 here >>>>>>>>>>

4.. \$ 5,438.12

\$ -

5. List all payroll deductions

5a. Tax, Medicare, and Social Security deductions

\$ 902.77

\$ -

5b. Mandatory contributions for retirement plans

\$ -

\$ -

5c. Voluntary contributions for retirement plans

\$ -

\$ 5.00

5d. Required repayments of retirement fund loans

\$ -

\$ 8.00

5e. Insurance

\$ -

\$ 9.00

5f. Domestic support obligations

\$ -

\$ 4.00

5g. Union dues

\$ -

\$ 6.00

5h. Other deductions. Specify 401k loan

\$ 307.13

\$ 6.00

6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.

\$ 1,209.90

\$ 38.00

7. Calculate total monthly take-home pay. Subtract line 6 from line 4.

\$ 4,228.22

\$ (38.00)

8. List all other income regularly received:

8a. Net income from rental property and from operating a business, profession, or farm

Attach a separate schedule for each property showing gross receipts necessary expenses and total net monthly income

8a \$ 8,400.00

\$ -

8b. Interest and dividends

8b \$ -

\$ -

8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive

8c \$ -

\$ -

8d. Unemployment compensation

8d \$ -

\$ -

8e. Social Security

8e \$ -

\$ -

f. Other government assistance that you regularly receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.

Specify.... ys contribution

8f \$ 3,000.00

\$ -

8g. Pension or retirement income

8g \$ -

\$ -

8h Less delinquent rental income See Continuation Sheet

8h \$ (4,500.00)

\$ -

9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.

9 \$ 6,900.00

\$ -

10 Calculate monthly income. Add line 7 + line 9. Add the entries in line 10

for Debtor 1 and Debtor 2 or non-filing spouse.

10 \$ 11,128.22

\$ - \$ 11,128.22

11. State all other regular contributions to the expenses that you list in Schedule J

Include contributions from an unmarried partner, member of your household, your dependents, your roommates & other friends or relatives

Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J

Specify

11 \$ -

12. Add the amount in the last column of line 10 to the amount in line 11. This result is the combined monthly income

Write that amount in the Summary of Your Assets & Liabilities and Certain Statistical Information if it applies

12 \$ 11,128.22

Fill in this information to identify your case

Debtor 1	HIGINIO		MORA
	First Name	Middle Name	Last Name
Debtor 2			
(spouse if filing)	First Name	Middle Name	Last Name
US Bankruptcy Court	Eastern	< District of >	Pennsylvania
Case number	23-11529		

☐ Check if this is an

amended filing

☐ A supplement showing postpetition chapter 13

expenses as of the following date: 1/1/2002

Official Form 106J

Schedule J: Your Expenses

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

☒ No Go to line 2.☐ Yes . Does Debtor 2 live in a separate household?☐ No☐ Yes Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.

2. Do you have dependents?

☐ No☒ Yes

Fill out this information for each dependent

Dependent's Relationship to debtor 1 or debtor 2

Age

Does dependent live with you?

Do not list debtor 1 or debtor 2

ys

36

☐ No☒ Yes

Do not state dependents' names

cm

19

☐ No☐ Yes

expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box :

ym

17

☐ No☒ Yes

am

☐ No

am

7

☐ Yes☐ No

am twin

7

☒ Yes

3. Do your expenses include

expenses of people other than ☒ Noyourself and your dependents? ☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106I.)

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4.. \$ 1,216.00

If not included in line 4:

4a Real Estate Taxes

4a \$ 208.00

4b. Property, homeowner's, or renter's insurance

4b \$ 108.33

4c. Home maintenance, repair, and upkeep expenses

4c \$ -

4d. Homeowner's association or condominium dues

4d \$ -

Debtor 1

HIGINIO

MORA

Case Number> 23-11529

Your expenses

5. Additional mortgage payments for your residence, such as home equity loans

5 \$ -

6. Utilities:

6a. Electricity, heat, natural gas

6a \$ 350.00

6b. Water, sewer, garbage collection

6b \$ -

6c. Telephone, cell phone, internet, satellite & cable services

6c \$ 120.00

6d. Other. Specify

6d \$ -

7 Food & housekeeping supplies

7 \$ 1,213.00

8 Childcare & children's education costs

8 \$ -

9 Clothing, laundry & dry cleaning

9 \$ 250.00

10 personal care products & services

10 \$ 95.00

11 Medical & dental expenses

11 \$ 300.00

12 Transportation. Include gas, maintenance, bus or train fare

Do not include car payments

12 \$ 600.00

13 Entertainment clubs, recreation, newspapers, magazines & books

13 \$ -

14 Charitable contributions & religious donations

14 \$ -

15 Insurance. Do not include ins deducted from your pay or include in lines 4 or 20

15a. Life insurance

\$ -

15b. Health insurance

\$ -

15c. Vehicle insurance teenage driver

\$ 750.00

15d. Other insurance. Specify

\$ -

16 Taxes. Do not include ins deducted from your pay or include in lines 4 or 20

specify

16 \$ -

17 Installment or lease payments

17a. Car payments for Vehicle 1 Lease

17a \$ 395.00

17b. Car payments for Vehicle 2

17b \$ -

17c. Other. Specify ...

17c \$ -

17d. Other. Specify ...

17d \$ -

18 Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).

18 \$ -

19 Other payments you make to support others who do not live with you.

Specify

19 \$ -

20 Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.

20a. Mortgages on other property

20a \$ 3,369.00

20b. Real estate taxes

20b \$ 1,132.00

20c. Property, homeowner's, or renter's insurance

20c \$ 350.00

20d. Maintenance, repair, and upkeep expenses

20d \$ -

20e. Homeowner's association or condominium dues

20e \$ -

21 Other Specify _____ 21 0

22 Calculate your monthly expenses

22a. Add lines 4 through 21. 22a \$ 10,456.33

22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2 22b \$ -

22c. Add line 22a and 22b. The result is your monthly expenses. 22c \$ 10,456.33

23 Calculate your monthly net income

23a. Copy line 12 (your combined monthly income) from Schedule I. 23a \$ 11,128.22

23b. Copy your monthly expenses from line 22c above. 23b \$ 10,456.33

23c. Subtract your monthly expenses from your monthly income.


23c \$ 671.88

The result is your monthly net income.

Fill in this information to identify your case:

Debtor 1 Higinio Mora
First Name Middle Name Last Name

Debtor 2
 (Spouse, if filing)
First Name Middle Name Last Name

United States Bankruptcy Court for the: Eastern District of Pennsylvania 

Case number 23-11529
 (If known)

☐ Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

☐ No

☐ Yes. Name of person _____ Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

x

Signature of Debtor 1

x

Signature of Debtor 2

Date

MM / DD / YYYY

Date

MM / DD / YYYY

Mora 23-11529 CONTINUATION SHEET Schedul I-J

2412 S Carbon Street		245 E Susquehanna St 18103		1922 S Hall 18103		1926 S Hall St 18103		1953 S Hall St 18103		in foreclosure 2319 S Lumber St 18103	
Loan held by	Pennymac	Paid off	Midwest loans	Midwest Loans	Midwest Loan	Carrington					
Mge Payoff	\$ 116,086.00	\$ -	\$ 67,415.00	\$ 52,270.00	\$ 66,963.30	\$ 112,000.00					
Mortgage	\$ 1,203.00	\$ -	\$ 948.93	\$ 554.00	\$ 661.39	\$ 1,205.00					
Mge 2	\$ -	\$ -		\$ -	\$ -	\$ -					
Utilities	\$ 350.00	\$ -	\$ -			\$ -					
Insurance	\$ 100.00	\$ 66.67	\$ 66.67	\$ 66.67	\$ 66.67	\$ 75.00					
Taxes	\$ -	\$ 208.33	\$ 208.33	\$ 208.33	\$ 208.33	\$ 300.00					
R & M		\$ -				\$ -					
Licenses	\$ -	\$ 11.00	\$ 11.00	\$ 11.00	\$ 11.00	\$ 11.00					
TOTAL COST	\$ 1,653.00	\$ 286.00	\$ 1,234.93	\$ 840.00	\$ 947.39	\$ 1,591.00					
Revenue		\$ 1,700.00	\$ 1,600.00	\$ 1,600.00	\$ 1,600.00	\$ 1,900.00					
Delinquent		\$ 4,100.00	\$ 4,800.00	\$ -	\$ 4,400.00	\$ 1,700.00					
Property is delinquent total		\$ (3,814.00)	\$ (3,565.07)	\$ 840.00	\$ (3,452.61)	\$ (109.00)					
Nominal Monthly Rental Income without Delinquency>>>							\$ 3,500.68				
ZILLOW AS OF		6/1/2023		\$ 195,000.00	\$ 215,000.00	\$ 205,000.00	\$ 213,000.00	\$ 259,000.00	\$ 1,087,000.00		
PAYOFF		\$ -	\$ 67,415.00	\$ 52,270.00	\$ 66,963.30	\$ 112,000.00					
TRANSFER TAX AT 1%		\$ 1,950.00	\$ 2,150.00	\$ 2,050.00	\$ 2,130.00	\$ 2,590.00					
Realtor at 6%		\$ 11,700.00	\$ 12,900.00	\$ 12,300.00	\$ 12,780.00	\$ 15,540.00					
Conveyancing		\$ 1,000.00	\$ 1,001.00	\$ 1,002.00	\$ 1,003.00	\$ 1,004.00					
Total deductions		\$ 14,650.00	\$ 83,466.00	\$ 67,622.00	\$ 82,876.30	\$ 131,134.00					
NET ON SALE		\$ 180,350.00	\$ 131,534.00	\$ 137,378.00	\$ 130,123.70	\$ 127,866.00					

